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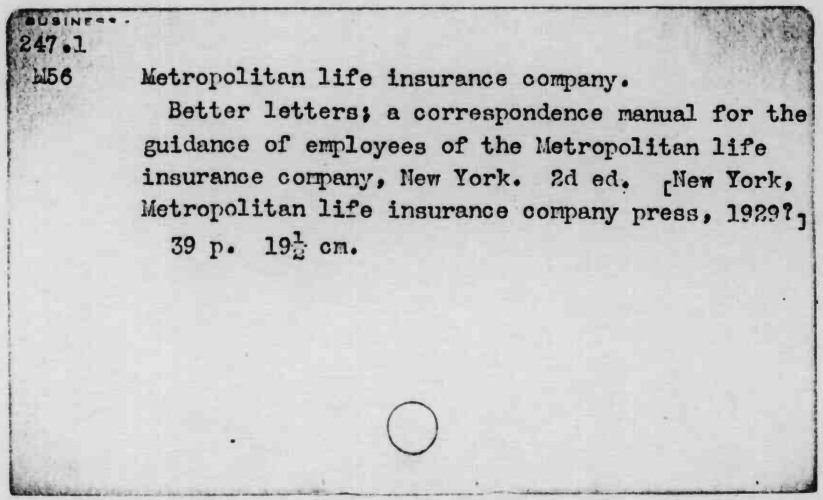
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Better Letters

A Correspondence Manual for the guidance of employees of the *Metropolitan* Life Insurance Company New York

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FOREWORD

THIS manual has been prepared in the hope that it will aid Correspondents in the Home Office to improve the quality of their letters and thereby increase the value of their work. It is hardly possible to overemphasize the importance of the letters sent out from the Home Office, whether they go to the Company's representatives, to its policyholders, or to others. Badly written or discourteous letters often make enemies, whereas well written and courteous letters build up good will and friendship. A letter giving incorrect information or not giving all the necessary facts may delay some action which is of great importance to a policyholder and is sure to result in additional correspondence and expense.

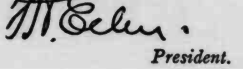
A Correspondent must have three qualifications if he is to write good letters. He must know his subject, write grammatical English and have a sufficient vocabulary to select the right words.

He must always have in mind the immediate and ultimate importance of the letters he writes. Every letter written in this office is a sales letter in the sense that its purpose is to induce the person to whom it is written to take some action or to accept some decision.

Even though a letter may not seem to have direct bearing on the sale of insurance, the good will or ill will that it engenders may largely determine the gain or loss of a prospect for new or increased insurance. Effective letters bring results just as surely as do words effectively spoken. An irritable or harsh letter may be easy to write, but that is its only virtue. The time taken to select words that convey friendliness, cooperation, and a desire to be helpful, even though they may carry an adverse decision, will be amply paid for in the good will that is built up.

From another standpoint the actual time and supplies used in connection with dictating and transcribing letters cost the Company a very large amount of money. The writing of unnecessary letters and the inclusion in letters of unnecessary matters considerably increase this expense. From the standpoint of a Correspondent, the more concise he can make his letters, the more work he will be able to handle and the more attention he will be able to give to improving the quality of his work.

This manual is not intended to be a text-book. There are plenty of good text-books on correspondence in the Library, and it would be well worth the time of Correspondents to study them. This booklet is primarily designed to show by concrete example how many of the letters written in the office could be improved. Typical letters taken from the files of the different divisions are reproduced and in parallel columns are printed revisions of these letters, showing how they might be improved in expression or made more concise. These revised letters do not purport to be models. To those who study them, however, they will furnish many hints of improvements which can be made in the great majority of letters now being sent out from the Home Office.



President.

Better Letters

The Composition of a Business Letter

THE most important rule to follow in writing a letter is to know what you are going to say before you begin to dictate. In planning what you are going to say, the different phases of the subject on which you are about to write should be separated. Nothing makes a letter more confusing or difficult to understand than the failure to cover and dispose of each phase of a subject before beginning another. A Correspondent, before writing a letter, should have in his mind a definite outline. Each letter, of course, should cover one subject, but there may be several phases or sub-headings of that subject, and each one of these should occupy a separate part of the letter. It is these separate phases which should determine paragraphing. Proper paragraphing adds greatly to the clarity of the letter. It gives notice to the reader of the letter that one part of the subject is finished, and that another is to be taken up.

The proper arrangement and paragraphing of a letter depend entirely on the Correspondent's having a clear idea of what he is going to say and of the structure of the letter before he starts to dictate. One who has a definite outline in mind of the letter he is about to write, and who completes each phase of the subject before going on to the next will find that logical and proper paragraphing will come almost as a matter of course. Care should be taken to avoid very short and very long paragraphs. Either is tiring to read and detracts from the attention a letter receives. A paragraph should usually be from about five to fifteen lines in length.

Parts of a Letter

For purposes of convenience, a letter may be considered as divided into several parts.

1. Address and salutation.
2. Beginning of a letter.
3. Body of letter.
4. Ending of a letter.

Each one of these parts is taken up separately.

Address and Salutation

Little need be said about the address and salutation in the case of letters written to Company representatives. A letter written to a District Office should be addressed as follows:

To the Manager at

(*Followed by the name of the district and the state.*)

It is very important that the name of the state should be given in every case. If the letter is to an Inspector or Supervisor of Accounts, it should be addressed:

Mr. John Jones, *Inspector* or *Supervisor of Accounts*
Metropolitan Life Insurance Company,

(*Followed by address*)

No salutation is necessary.

The following rules respecting addresses and salutations for persons not in the employ of the Company are not entirely complete, but they will cover practically all of the situations encountered by Metropolitan Correspondents.

When writing a physician, his name should be either preceded by the title *Dr.* or followed by the initials *M.D.*, but the two should not be used together. In every other case, except as indicated in the examples shown below, an individual should be addressed by some title such as *Mr.*, *Mrs.*, *Miss*, *Prof.*, *Rev.*, or *Hon.* This title should be abbreviated and precede the name. Initials indicating degrees or other honors such as *Ph.D.*, *LL.D.*, *D.D.*, *Sc.D.* or *Litt.D.*, which appear in the signature or letterhead of the addressee should appear in the address, following the name and on the same line. The following are examples of correct usage:

A. S. Jones, M.D.
Dr. A. S. Jones
L. M. Johnson, Ph.D.
Prof. L. A. Smith, LL.D.
Hon. John Law
Rev. James McDougall, D.D.
Peter Smith, K.C.

The title *Hon.* should be used in the case of United States Senators and Representatives, Judges, Mayors and others who occupy or have occupied governmental positions of importance.

The title *Messrs.* should always be used where the names of two or more individuals appear in the title of a joint enterprise without a corporate designation and may be either used or omitted when such a designation appears. The following are correct examples:

Messrs. Johnson and Davis
Messrs. Smith, Jones and Company
Smith, Jones and Company

The following are the correct forms of salutation in business correspondence:

For a clergyman..... *Reverend and Dear Sir*
For a physician..... *Dear Doctor or My dear Doctor*
For any other man not personally known to the writer..... *Dear Sir*
For a corporation partnership or association..... *Gentlemen* (This holds true in the case of a corporation named for an individual, like John Wanamaker, and even though the letter bears the notation "Attention of" followed by the name of an individual.)
For a woman, married or single..... *Dear Madam*
For two or more women associated..... *Mesdames*

Beginning of a Letter

The beginning of a letter is treated separately in this discussion merely for the sake of convenience. In actual practice a letter should start off directly with the subject matter. The practice of opening a letter with a rather lengthy introduction constitutes one of the commonest faults of business correspondence.

Letters to Company representatives which are written on letterheads bearing spaces for the entering of particulars relating to policy number, name, subject, in reply to, and so forth, do not require any reference to the letter to which reply is being made. The Correspondent may state at once the message he

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has to convey. If there is no printed space on the letterhead for "In reply to," and the Correspondent wishes to mention the date of the letter he is answering, he should do so, preferably, toward the close of the opening sentence. The opening sentence should be strong. It should gain the immediate attention of the reader, and it will not do so if it is devoted to a mere acknowledgment padded with useless words. The beginning of a letter is somewhat like a newspaper headline. It should, whenever possible, announce the substance or at least an important part of the decision or information to be communicated, and this announcement should precede the relatively unimportant reference to the date of the letter being answered. This reference should therefore preferably be contained in a qualifying clause in the first sentence.

The subject of conciseness is taken up more in detail later on, but too much stress cannot be laid on the importance of avoiding the common habit of filling up the beginning of a letter with a variety of meaningless phrases, which not only take time to dictate and are expensive to write, but detract to a large degree from the forcefulness of the letter. A large proportion of Home Office letters recently examined contained opening sentences more or less along the lines of the following:

> We have for acknowledgment yours of recent date, and in reply would state that we are making the change requested.

An examination of this beginning will show that considerable space has been used to no purpose. The letter has not been received for acknowledgment. Presumably it was written in the expectation that some action might result. Parenthetically, "yours" as an abbreviation of "your letter" may be well understood, but it is bad English and should not be used. "In reply would state" in the above example is, of course, entirely unnecessary. If mention is made of the letter which is being answered, the reader will assume he is receiving a reply. "Would state" serves no purpose. How much better it would be to say:

> We are glad to make the change requested in your letter of November 19.

Attention should be called to the very common practice of stating the subject or substance of the letter to which reply is being made. This is unnecessary, except in exceptional circumstances, and constitutes a waste of time and money. If reply is being made to a typewritten letter, the carbon of that letter will be attached to the reply on its receipt. If reply is being made to a letter written in long hand, it is safe to assume that the writer will remember the subject of the letter. In any event, the reply itself in most cases sufficiently indicates the subject of the original letter.

The following section of this manual gives a number of examples of stereotyped and lengthy opening sentences and phrases, which are in common use by many of the Correspondents in the Home Office. A study of those examples will enable many Correspondents to improve the beginning sentences of their letters. It is well worth the time of every Correspondent to give this subject considerable attention with a view to adopting a uniform forceful style of beginning letters.

Opening Sentences and Phrases Commonly Used in Home Office Letters	Shorter Equivalents
In reference to the above mentioned case, we might now state that we have decided to accept the premium.	We have decided to accept the premium.
Now that you have furnished us with the number of the policy to which you referred in your recent communication, we are in a position to reply.	We can now answer your inquiry of
We are in receipt of your letter of March 26, together with the above numbered policy for cash settlement and, replying thereto, would say that a check will be forwarded in a few days.	A check in full settlement of the policy that you sent us on March 26, will be forwarded in a few days.
In reply to your letter of March 22, we would say that the present value of the above numbered policy is	The present value of this policy, about which you inquired on March 22, is

We have for acknowledgment your letter of April 3, in which you express your desire to change the beneficiary under the above numbered policy to your estate before surrendering it for cash value. Kindly sign the enclosed form and return it to this office.	Please sign and return the enclosed form so that we may comply with your request of April 3.
We have your letter of April 3 and observe that you express your desire to have the check made payable to your sole order. In order to do this, it is necessary that you sign the enclosed form.	Please sign and return the enclosed form so that we may comply with your request of April 3.
Supplementing our letter of February 23, we would now advise that we are in a position to give you the information you desire. Our records show that premiums were paid, etc.	It now appears that the premiums we wrote you about on February 23, were paid, etc.
We have your letter of March 21, telling us that you desire cash settlement on this policy. Upon reviewing our records, we find that the policy has not been in force sufficient time to have any cash surrender value.	Your policy, we regret to say, has not been in force long enough to provide the cash settlement asked for in your letter of March 21.
We acknowledge the receipt of your letter dated March 31, but your report is far from being satisfactory. What we want is definite answers to the questions in our previous letters.	Your letter of March 31 does not answer the questions we asked in our previous letters, Please give a definite answer to each question.

Up to this writing, we do not appear to have received a reply to our	We have not received an answer to our
We are unable to find that you have favored us with a reply to our letter of March 21, in which we asked you to let us know the number of the policy under which you are insured. If you will kindly, etc.	Won't you please tell us the number of your policy? We asked for this information on March 21, but you have not replied.
We received a communication of recent date, but find ourselves unable to properly advise you, due to the fact that you failed to furnish us with the number of the policy to which you refer.	Please tell us the number of your policy. We can then give you the information requested in your letter of

Body of Letter

Essentials of a Good Letter—The essentials of a good letter might well be called the four "C's"—completeness, clarity, conciseness and courtesy. These four are equally important.

Completeness—The letter which is not complete might just as well have never been written. Completeness in the case of a letter means saying all that is necessary to enable the reader to take proper action. If a letter be incomplete, it will unquestionably lead to a request from the reader for the missing facts and will delay the disposition of the case. A Correspondent, to write complete letters, must get in the habit of placing himself mentally in the position of the reader, and of deciding what facts are necessary to enable the reader to take the proper action.

Clarity—Clarity is something which cannot be secured by following rules. Here again the Correspondent must place himself in the position of the reader of the letter and say what he has to say in such a way that it can be easily understood. The order in which he arranges his letter is very important. A

letter is ordinarily written for one or more of the following purposes:

1. To convey information.
2. To ask for information.
3. To announce a decision.
4. To request that some action be taken.

Where a letter is designed to serve more than one of these purposes, they should be separated in writing the letter. Nothing is more confusing than to receive a letter which gives some information, then requests information, then gives more facts, and then asks more information. Ordinarily a letter designed to fulfill more than one of the above objects should take them up in the following order.

1. Announce a decision.
2. Request that some action be taken.
3. Convey information.
4. Request information.

It goes without saying that grammar—the proper use of words—and correct paragraphing and punctuation are essentials of clearly written letters. Rules respecting these subjects would be clearly outside the scope of this manual, but there are plenty of text-books available in the Library which can be profitably studied by those in the Home Office whose positions involve correspondence, and by those who intend to occupy such positions in the future. Perhaps a special word should be said concerning the dictionary. There is no book of more value to a Correspondent, and its frequent use will go far to improve the quality of letters. A Correspondent should make it a rule never to use a word without looking it up in the dictionary, unless he is absolutely certain of its exact meaning. Many men have increased their vocabularies through actual study of the dictionary.

Conciseness—Conciseness is probably the most neglected quality of a good letter. From a recent examination of letters written in various divisions, it would appear that very few of the letters could not be considerably reduced in length without any loss in completeness or clarity. In fact conciseness and clarity go together, and the more briefly the facts can be stated, the clearer they will appear. The very fact that the element of conciseness is neglected by so many Correspondents indicates

that its importance is not understood. These Correspondents apparently do not realize that a letter which is longer than necessary not only consumes the time of the dictator unnecessarily and costs more to transcribe, but also requires more time to read.

The extra cost of transcribing long letters is indicated by the fact that one Correspondent who dictates forty letters a day, and makes each letter just one line longer than necessary, involves the Company in a useless expenditure of about $60 a year for transcription alone.

Unnecessarily long letters are caused in two ways:

1. Stating of matter which is not essential.
2. Circumlocution—Stating necessary things in a longer form than is required.

The cure of the first fault lies in the use of good judgment by each Correspondent. He should be careful not to encumber a letter with any information which will not be of assistance to the person to whom he is writing. A letter, for instance, that states certain facts need not state the particulars as to the source from which the information was obtained, unless there is some doubt as to its authenticity or unless the recipient of the letter would be interested in knowing where the information was obtained. The inclusion of unnecessary information of this kind alone accounts for a large amount of unnecessary dictation and transcription.

The cure of the second fault named—circumlocution—lies largely in cultivating the habit of saying things in the briefest possible way. Many of the unnecessarily long phrases used by Correspondents are in connection with matters that come up frequently in correspondence, and it would be well worth while for every Correspondent to study phrases and sentences commonly used, with a view to reducing them to the smallest compass consistent with clarity.

The succeeding pages are devoted to some examples of commonly used expressions, together with equivalents of those expressions which cover the same ground in fewer words, and to some letters taken from the files of the different Sections and revisions of those letters which show how much can be done toward making such letters more concise.

Sentences and Phrases Commonly Used in Home Office Letters	Shorter Equivalents
Above numbered policy	This policy
According to our records, the check was mailed to	The check was mailed to
A check in amount of $	A check for $
Advise us to that effect	Tell us so
Agent Smith has inquired as to why	Agent Smith has asked why
Any expense that might be incurred in the event of her death	Any expense her death might cause
At this time	Now
Calling attention to this communication	Mentioning this letter, or, Referring to this letter
Conduct a search	Make a search
Current year	Name the year; for example, 1929
Delegate a representative to	Have a representative
Due to the fact that	Because
Have the applicant's signature affixed thereto.	Have the applicant sign it.
He wrote us under date of November 14	He wrote us on November 14
Inasmuch as	Substitute: 1. As, because, or since. 2. So far as; according to your meaning.
In which it is stated that	Stating that
It will be necessary that we	We shall have to
Lapsed for non-payment of premiums	Lapsed
Let us hear from you in regard to	Write us about
Make a search at your end	Make a search
Matured as endowment on	Matured on

On August 10 we wrote you requesting	On August 10, we asked you
On the strength of this report	Relying on this report
Our Manager at Union Hill has advised us under date of November 17	Our Manager at Union Hill writes that (unless the date is important omit it).
Place of residence	Residence
The beneficiary is designated as	The beneficiary is
The policy was received at this office	We received the policy
Until such time as	Until
Upon reviewing the correspondence on this case	On reviewing this case
We are in receipt of	We have received
We are in receipt of information from the doctor	The doctor says
We are not in a position to	We cannot
We are now supplementing our letter of November 17	Supplementing our letter of November 17
We are prepared to offer	We can offer
We are returning the attached application so that you can have it properly completed.	Please have the attached application properly completed.
We are this day addressing	We are writing
We are unable to	We cannot
We are under even date	We are today
We beg to acknowledge	We acknowledge
We do not see why we should be called upon to	Why do you ask us to, or, We should not be called upon
We have no record of receiving your letter of September 11	Your letter of September 11 has not been received
We have not heard from you up to the present time	We have not heard from you

We have received a letter from Mrs. Smith who gives her address as 10 South 11th Street	We have a letter from Mrs. Smith, 10 South 11th Street,
We note that you say	You say
We requested you, through the medium of our Form 100	We asked you, on Form 100,
We want to inform you that the policy lapsed on	This policy lapsed on
We were furnished with the following information	We were told that
We wish to thank you for	Thank you for
We wish you would furnish us with	Please send us
We wonder what is causing the delay. Please look into the matter and let us hear from you.	Please tell us what is causing the delay.
We would ask that you kindly	Please
We would like to know what the Agent has to say	What does the Agent say
Would you please see	Please see
You are requested to	Please
You have not favored us with a response to	You have not answered
You have our permission to	You may
Your early attention to this matter will be greatly appreciated.	Won't you please attend to this promptly?
Your letter dated November 14	Your letter of November 14
You will note the amount of insurance has not been entered	The amount of insurance has not been entered.
You will please	Please

Letters Taken From the Files of Different Divisions in the Home Office

We have for acknowledgment your September 4 communication attaching a loan certificate in amount of $50 and informing us that, though the insured is a terrible scribe, it is his signature on the loan certificate.

According to our records, the insured signed by means of a crossmark at the time the original policy was applied for, and if since that time he has learned the art of writing, we must be furnished with a statement to this effect over his old crossmark signature, together with a sample signature that he desires the Company to recognize in his future dealings.

In view of the fact that the signature of the insured on the loan certificate looks anything but the name of the insured, we will thank you to have one of your careful representatives obtain the statement and sample signature, the signature of the insured on the paper to be witnessed by the representative from your office, who will furnish us with statement to the effect that he witnessed the signature and that it was made by the insured.

More Concise

You sent us a loan certificate for $50 on this policy with your letter of September 4, to which the insured signed his name. He signed the original application with his mark. If he has since learned to write, please have him sign a statement to that effect with his old mark and his new signature. Have the signature witnessed by a trustworthy representative and have the representative write us that he saw the signature written by the insured.

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We are in receipt of an application on the above named. The beneficiary is designated as William Jones, age 29—relationship—friend. What is the purpose for this insurance? What financial loss would the beneficiary suffer in the event of the death of the applicant? Who is William Jones, the proposed beneficiary? What insurance does he carry? We note in answer to Question 1 of Part A this applicant is divorced. Who was to blame for the divorce? What are the facts concerning this matter?

The application on the person named above gives as beneficiary William Jones, age 29, friend. What is the purpose of this insurance? What loss would the applicant's death cause the beneficiary? What insurance does Mr. Jones carry? Please report fully on the applicant's divorce.

The application submitted gives a history of indigestion as having been suffered in March, 1929, and before we will be in a position to take further action on the application we must have the applicant secure from his attending physician, and at his own expense, a statement giving us the diagnosis, the cause, the treatment prescribed and the degree of recovery effected.

We regret the necessity of delaying action in this instance, but we must have this information before we will be in a position to take any further action on this application for Standard Accident and Health Insurance.

The applicant says he had indigestion in March, 1929. We are sorry to delay action in this case, but we must ask the applicant to get from the attending physician, at his own expense, a statement giving the diagnosis, cause, treatment prescribed, and the degree of recovery effected.

Replying to your letter of the twenty-fourth ultimo, in re the above, with premium receipt book, also check in amount of $3.85, we do not find that you have advised us as to the present condition of health of those insured under these policies.

This information will be necessary before this money can be applied, so will urge that you use the lower margin of this letter and return it to us, with advice regarding the present condition of health of those insured.

We are attaching hereto an envelope, convenient for your use and trust you will give this matter prompt attention.

We must know the present condition of health of those insured before we can accept the check for $3.85 which was enclosed in your letter of November 24. Please inform us of this on the lower margin of this letter and return it in the enclosed envelope.

Kindly use the enclosed envelope returning your premium receipt book to this office, in order that we might make the correction we find necessary. The last remittance was not correctly credited in your book. The book will be returned to you after it has served its purpose. Thanking you in advance, we are

Please send us your premium receipt book in the enclosed envelope so that we may correct the entry covering your last remittance. The corrected book will be returned to you.

In reference to the above mentioned case, we might now state that we have decided to allow the policy in question to remain placed.

You may also release the commissions. Papers are being filed.

You may allow this policy to remain placed and release the commissions.

Supplementing our letter of November 21, beg to advise that we have completed our inquiries in regard to the physical condition of the insured in this case at the time the policy was issued, and as we find the insured was not in sound health at the time the application was written and denied medical history antedating the policy, we have rejected the claim and will thank you to so notify the claimant without delay.

The policy conditions provide for the return of all premiums paid, *i.e.*, $6, which amount you have our permission to tender to the claimant, and, if accepted, have the enclosed Claimant's Release completed and returned to us so that we may reimburse your account. If the claimant, however, refuses to accept our offer, see that this Division is promptly notified.

Your letter of November 16 has been received.

We are unable to give this case proper attention, inasmuch as you failed to furnish us with the correct number of the policy in question. The above policy is on the life of one Lionell Hall, which will not mature as an endowment until October 13 of 1971.

As the insured was not in sound health when she made application and as she denied medical treatment received prior to that time, we have rejected the claim we wrote about on November 21. Please notify the claimant and tender her $6, representing the return of premiums provided for in the policy. If it is accepted, have the enclosed release completed and return it. If she refuses the money, let us know at once.

The policy number given in your letter of November 16 is evidently incorrect, as that policy is on the life of Lionell Hall, and will not mature until 1971. Please give us the correct number.

Your letter of reply dated November 28, relative to the above mentioned policy, has been received. We have made a thorough search for the policy at the Home Office, but regret to say that we have been unsuccessful in finding it. We therefore ask that you please send us a Form 404, signed on the reverse side by the insured, making declaration of the loss of the policy. Upon receipt of this form, we will proceed with the issuance of the paid-up insurance.

We cannot find the policy you wrote about on November 28, but if you will send us a Form 404, signed on the back by the insured, we will issue the paid-up policy.

Will you kindly refer to our communication dated November 17 and advise us just what success you have met with in completing Form O117LP in order that we might proceed with the issuance of a duplicate policy?

We might state that we are in receipt of medical examiner's report and same has proven satisfactory, but we cannot proceed with the restoration of this policy until we are in receipt of the form requested.

We have received a satisfactory medical report, but cannot revive this policy until we receive the Form O117LP requested in our letter of November 17. Please tell us the cause of delay.

In response to your November 21 letter, please be advised that we are attaching hereto a duplicate copy of Form P.S.21. You wrote us, stating that upon receipt of this form you would see that the matter was promptly disposed of.

The duplicate copy of Form P. S. 21, requested in your letter of November 21, is enclosed.

We are in receipt of your letter of November 15, advising us that you had collected the October, 1929, premium in the amount of $7.01 on the above policy. You stated that you did not desire to report this amount in accordance with Form O100O.C.R., inasmuch as you doubt whether or not the July premium was paid.

According to our records, this premium was paid at Pacific Coast Head Office in August, 1929. Therefore, you may remit the October, 1929, premium in accordance with Form O100O.C.R. Upon receipt, this contract will be transferred to your office.

You may remit the October, 1929, premium of $7.01, which you wrote us about on November 15, in accordance with Form O100O.C.R., as the July premium was paid at the Pacific Coast Head Office in August, 1929. Upon receipt of the premium, we shall transfer the policy to your office.

On October 27 you addressed this office relative to the above mentioned policy.

We have taken up the case with our Actuarial Division and Policy Division, and it appears that this policy really lapsed in your Debit 32 on May 1, 1929, for non-payment of premiums.

What we wish to do is to establish a date of last payment. If your agent has no record of collecting any premium, please tell us with what date of last payment the policy entered his account, and we will be guided accordingly.

This policy, which you wrote about on October 27, appears to have lapsed in your Debit 32, May 1, 1929. Please tell us the date of last payment, or, if your agent has no record of collecting premiums, tell us with what date of last payment the policy entered his account.

Recently you submitted a Form O93B with the above numbered policy, for change of beneficiary.

The relationship of the beneficiary is given as former wife of the insured. We note that the present beneficiary is Birdie Goldman, the same as the proposed beneficiary and that her relationship is given as wife of the insured. Is the Form O93B merely submitted to change the relationship of the beneficiary from wife to former wife of the insured? If so, then it is unnecessary. What we should have in that case is a statement over the signature of the insured, stating that the beneficiary on this policy is no longer his wife, and that she or he was granted a divorce or, whatever the case may be, and that she is now a non-relative. Kindly let us hear from you concerning this promptly.

Form O93B, submitted with this policy, names Birdie Goldman—former wife as proposed beneficiary. The present beneficiary is Birdie Goldman—wife. If it is only desired to change the relationship, the form is not satisfactory. What we need is a statement signed by the insured that he or the beneficiary has been granted a divorce, and that the beneficiary is now a non-relative. Please reply promptly.

We have your letter of the 28 ultimo with which you forwarded Form G.L.I.43 in connection with the above mentioned Group Life contract.

The cancelations will be effected and proper adjustment will be made on our January statement.

The cancelations listed on Form G.L.I.43 received with your letter of November 28 will be effected, and adjustment will be made on our January statement.

We exceedingly regret that we are compelled to defer consideration of Mr. Trout's application for a standard Accident and Health contract, Form A.H.1, and request that he furnish us with a statement from his attending physician containing full particulars of the illness that he mentioned in Question 27 of his application.

This statement is to contain the nature of the illness, the cause, the result, the diagnosis, the treatment prescribed and the period or periods of disability that Mr. Trout may have suffered.

Awaiting the required statement, we are,

Action on this application will be deferred until the applicant has given us a statement from his attending physician, giving full particulars of the nature, cause, diagnosis and treatment of the illness mentioned in Question 27 and the period or periods of disability that may have resulted.

We received the above numbered policy and a Form O93B for the designation of a son of the insured as beneficiary. The name of the proposed beneficiary is so poorly written that we cannot decipher it. We do not know what name to place on the endorsement on this policy, and for that reason we have been unable to go ahead with the case.

If you will have the insured give us the correct name of the proposed beneficiary, we will gladly put through the change, and return the policy to you for delivery.

The name of the proposed beneficiary is so illegible on the Form O93B that we cannot take action. Please have the insured give the correct name of the proposed beneficiary, and we shall then make the change and return the policy to you for delivery.

We have received the attached communication, written evidently by the above named, concerning his insurance, and we would ask you to please review it, and have a representative call upon him, and make the necessary explanation, although from his letter, we are unable to determine just what he desired in the premises. However, will you please give the case attention and let us know when this has been done, as a matter of record?

Thanking you in advance,

We cannot make out just what is wanted by the writer of the attached letter. Please have a representative call and report his findings to us as soon as possible.

We have your letter of the 29 ultimo, seeking permission to create a new debit in your District.

We are willing that you should proceed to build up this debit in the manner outlined, and if there is any variation from the figures quoted in your letter, when you have these transfers made up, please let us know how it will affect the Agent's salary.

The number which we designate the additional number will be 58.

You may build up a new debit as suggested in your letter of November 29. If, when the transfers are made up, the figures differ from those quoted in your letter, please tell us how the Agent's salary will be affected.

The additional debit will be numbered 58.

We received your November 14 communication.

In view of your recommendation, we have decided to allow Agent Dunn to continue making his own Reports of Inspection.

In view of your recommendation of November 14, Agent Dunn may continue to make his own Reports of Inspection.

We have your letter dated November 27, in which you request information concerning the insurance certificate for Henry Rattie, Serial No. 120.

Our records show that the insurance under Serial No. 120 is still in force and that a Group Life Certificate was forwarded under date of April 27, 1929.

If the employee has lost this Certificate, kindly have the enclosed Form G.L.I.155 properly completed and forward it to this office.

Claim papers have reached us under the above policy. While we are sending on check in settlement, would advise that Dr. Simpers, who completed Form 66 in this case, states the name of the deceased is Calvin Sisco, while our insured's name was Willington C. Sisco. These two names may represent the same person, but please fully assure yourself on this point before delivering the check.

The insurance on Henry Rattie, Serial 120, which you wrote about on November 27, is still in force. A certificate was sent April 27, 1929. If it has been lost, please have the enclosed Form G.L.I.155 completed and returned to us.

Before delivering this check, make sure that the deceased was actually the insured. The name on the policy is Willington C. Sisco and Dr. Simpers stated the name of the deceased as Calvin Sisco.

Courtesy—Courtesy in a letter is not a matter of length, and does not conflict at all with conciseness. When a Correspondent is requesting the addressee of a letter to take some action, he should, of course, introduce his request with some such courteous expression as "please," which, by the way, is not only as brief an expression as there is, but likewise as courteous a one. Such an expression having been used once in a letter, ordinarily the requirements of courtesy have been met in that respect. It is unnecessary and tiresome to preface every sentence with "Please," "Be good enough to," "Kindly," etc. When refusing a request, it is courteous to express regret, in such a way as "We regret that" or "We are sorry we cannot," etc. On the other hand, it is well, when complying with a request, to make use of such an expression as "We are glad to" or "We take pleasure in." When a letter is received which points out an error or omission on the part of the Company, or when a letter from a policyholder or other person not in the Company's employ, gives information, such as a new address, the reply should always begin with an expression of thanks. "Thank you for calling our attention to" or "Thank you for informing us of" are good examples.

Courtesy, of course, involves the avoidance of expressions which might have the effect of irritating those to whom they are addressed. The Correspondent should be careful to avoid any statement which seems to imply doubt as to the veracity of the person addressed. He should avoid anything in the nature of a "nagging letter." If a District Office has taken some action which clearly calls for censure, the fact should be stated forcibly and definitely and that should be the end of the matter. (Any letter containing censure of a Field representative or a policyholder should be submitted to the Section Head.) Such expressions as "We wonder why" and "We don't understand what prompted you" and so on should be avoided. Sarcasm should never be used.

The following expressions were found in letters taken from the files. Some of them appeared in many letters. They show, by concrete example, the sort of thing that is likely to create an impression exactly opposite to that desired. The revisions show how the same situations could be covered without creating ill will.

Discourteous Letters	More Tactful
If, as you allege, you paid this premium, we will thank you to send some evidence to substantiate the fact.	As we have no record of receiving your premium, will you please send us the receipt or canceled check so that we may investigate.
It is strange, if as you say, you sent a notice of change of address to our District Office, because our records show you still living at 14 South 9th Street, to which premium notices were regularly sent.	Unfortunately we did not receive the notice of your change of address. That is why premium notices were sent to the old address.
You may, as you say, have sent us a request to change the beneficiary, but, if so, we have no record of ever having received it. You take us very much to task, but whoever may be at fault, we don't think we are to blame.	Unfortunately your request to change the beneficiary failed to reach this office. We make every effort to give prompt and satisfactory service in matters of this kind and regret as much as you the delay and inconvenience that has been occasioned. May we not make the change now?
We are in receipt of your favor of recent date requesting the cash surrender value on your above numbered policy. If this request is made because you are in financial difficulties, it might interest you to know you can borrow the full reserve value on your policy and still keep the protection.	You will perhaps be glad to know that the full reserve value on your policy may be borrowed and still keep the policy in force until the next premium date, instead of taking the action outlined in your letter of June 14. You will thus have the protection the policy affords and will be under no obligation to pay the next premium unless you want to.

Ending of a Letter

Much that was said in reference to the beginning of a letter applies with equal force to the ending of a letter. It should, above everything else, be forceful. Often the effect of a letter which is well written, clear, and concise is lessened or destroyed through a weak closing, which erases from the mind of the recipient, to some extent, the impression that has been made on him by the body of the letter. A good rule to follow in closing a letter is to stop when the subject matter has been covered and always to end the letter with a direct statement or question. Such an ending as "Trusting you will give this matter your attention, we are," or "Hoping to hear from you in regard to this matter at an early date, we are" lessens rather than increases the effect of the letter. This is a subject which might be elaborated at some length, but the substance of it all may be summed up as follows:

1. Stop when you have said all that the purpose of the letter requires.
2. Make your closing sentence as forceful as possible and in the form of a direct statement or question.

The following are a few examples of the kind of closing sentences that should be avoided:

Trusting you will now comply with our request,

Hoping to hear from you in the near future,

We trust you will give this matter immediate attention,

Thanking you in advance,

Again thanking you for giving us the desired information,

Hoping that this will close this correspondence,

Assuring you that your cooperation will be appreciated,

Trusting this information will meet with your approval, we are

Trusting that this is the information which you desire, we remain

The Right Word

above. The use of *above* in such phrases as "the above," "with reference to the above," should be avoided. Some authorities approve it; some do not. The objection is to its use as a noun or an adjective. Its use as an adverb is not questioned.

In writing the above. (*Noun.* Avoid.)
The above description. (*Adjective.* Avoid.)
The date mentioned above. (*Adverb.* Right.)

advise. *Advise* means to inform; but why not say *inform?* Or, if occasion permits, why not use *mention, hint, intimate, report, state, suggest, say, or tell?*

affect, effect. *Affect* usually means to impress, to influence, to move; to have an effect upon. To *effect* is to bring about.

Prices were not affected.
He effected a change in their methods.

The noun *effect* is used in the following examples:

For every effect, there is a cause.
He wrote to this effect.
The news had no effect.
When the law goes into effect.

aggravate, annoy. *Aggravate,* in the sense of annoy, is to be avoided. To *aggravate* means to make worse, or more severe; to render less tolerable or less excusable; to make more offensive; to enhance; to intensify.

He annoyed his father, displeased his mother, irritated his neighbors, exasperated his friends, and aggravated the bitterness of his enemies.

alike. *Alike* should never be preceded by *both.*

They are alike. (Not, "both alike.")

all of. There are times when *of* is used with *all;* as, *all of them; all of us; all of it; all of a sudden; all of life; all of death.* But when *of* can be spared without changing the meaning, it should be omitted.

He got all his applications in the evening.

allege. A good word, in its place. Ordinarily it means to assert what one is able or ready to prove; to bring forward with positiveness; to declare; to affirm; to assert. But when we

say, "You allege that you paid the premium," we seem to question the policyholder's veracity. Try a milder word: *tell, say, remind, suggest, intimate, state, inform.*

almost, most. *Most expensive* is correct. *Most all of them* is not. Say *almost all of them* or *most of them.*

and. Do not hesitate to open a sentence or a paragraph, if you wish, with *and, or, for,* or *but.*

And God said, Let there be light, and there was light.

anticipate, expect. *Anticipate* is not the word to use when you mean *expect.* To *anticipate* means to act before another acts; to act ahead of time; to do beforehand what will be desired; to enjoy, feel, or suffer in advance.

appreciate. To estimate justly; to esteem duly. "We appreciate your kindness"; not, "We appreciate your kindness very much," nor, "We shall *greatly* appreciate." But one can say, if the occasion warrants a stronger expression: "We are deeply grateful for your kindness"; or," We value your kindness very highly."

apt, likely, liable, subject. *Apt* implies an habitual tendency. *Likely* implies probability. *Liable* implies exposure to the undesirable. *Subject* implies constant or inherent exposure to.

Strong drugs are apt to injure one.
The new clerk is apt to err.
The earnest worker is likely to succeed.
Who sails the sea is liable to drown.
Man is subject to disease.

balance. Not correctly used in the sense of the *remainder* or the *rest.*

There was an unpaid balance of $4. (Right).
The remainder of the materials.
The rest of the policies.

because. Sometimes used incorrectly.

Because he was ill was no excuse. (Wrong.)
The reason was because he had no money. (Wrong.)
That he was ill was no excuse.
His illness was no excuse.
The reason was that he had no money.

beside, besides. *Beside* means at the side of. *Besides* means in addition to.

The road beside the river.
We have many policies besides our Whole Life policy.

Avoid saying "and besides," because both words mean in addition to.

can, may. *Can* always points to ability; *may*, to permissibility.

I will convince the prospect if I can.
I will call tomorrow if I may.

claim, assert, maintain. *Claim* should not be used instead of *assert* or *maintain*, unless a right, title, advantage, or the like, is in question.

He claims the right to change his beneficiary. (Right.)
The Agent claims the Manager told him so. (Wrong.)

colloquial. Pertaining to, or used in, conversation, especially common and familiar conversation; hence unstudied; informal.

"It is quite clear that business English cannot always be literary English. . . . Colloquial language is often demanded, beyond the shadow of a doubt."—*Business English*, LEWIS.

cooperate. To work together, with a person, in an undertaking, or toward an end. Do not say "cooperate together."

datum, data. *Datum* is the singular; *data*, the plural.

These data were secured by Smith.

develop, envelop, envelope. Watch the spelling.

He develops his strength.
Night envelops the hills.
Put the check in the envelope.

differ from or with This policy is different from that; the two policies *differ;* one *differs* from the other.

The two men disagreed; they *differed*, one *differed from* or (*with*) the other.
He *differed from* his brother in appearance, and *differed with* him in belief.

different from. This is the right expression. *Different to* is colloquial. *Different than* is wrong.

She is different from her sister.
That is different from what I heard.

due to. *Due to* should not be used for *owing to, because of.*

The loss was due to carelessness. (Right.)
We took the wrong road, due to an oversight. (Wrong.)

equally as. Omit "as."

farther, further. Use *farther* to express distance, and further for all other meanings.

Your house is farther from the station than mine.
Further, he is mistaken.
Have you any further instructions?

favor. Say "your letter of May 5" rather than "your favor of May 5."

if, whether. *If* should not be used instead of *whether* in indirect questions. "Ask her if she knows you," may mean "If she knows you, ask her," or "Ask her whether she knows you." Reserve *if* for use in clauses of condition: "Find out, if he comes, whether he needs money." *If* is permissible, however, when the meaning cannot be mistaken; as, "I wonder if you got my letter."

in order that. Try using *that* or *to.*

This was done, that we might close the case immediately.
To close the case at once, we yielded.

inside of, within. *Inside of*, in the sense of *within*, is colloquial and an Americanism.

I shall arrive inside of ten days. (Colloquial, U. S.)
I shall arrive within ten days. (Better.)

in so far as. Omit the "in."

kindly. "You are kindly asked to report at once," is incorrect. It is like saying, "In our kindly way, we ask you to report at once." A better way to say it would be, "Will you kindly report at once."

kind of, sort of. Not, "kind of a"; nor, "sort of a."

What kind of policy is this?
What sort of application did he sign?

Do not use either of these phrases instead of *rather.*

He is kind of generous. (Wrong.)
He is rather generous. (Right.)

Kind and *sort* are singular.

This kind of men is the kind we want.
We offer all these kinds of insurance.

leave. Not to be used in the sense of depart, go, or start. It means to depart from, to go away from.

When do you leave? I leave tomorrow. (Colloquial.)
When shall you leave us? I shall leave you tomorrow. (Right.)

leave, let. As between the two words, use *leave* to mean *go away from*, and *let* to mean *permit, allow, suffer.*

Leave me alone. (Go away from me.)
Let me alone. (Allow me to be alone; don't bother me.)
Let him be. Let it lie. Let it rest.

leave, quit. To *leave* is to depart from; to *quit* is to depart from without the intention of returning, or to finally abandon.

He left the Company against his will.
He has quit trying to sell one policy only.
He quit Russia and sailed for America.

lend, loan. To *lend* money is better English than to *loan* money.

less, smaller, fewer. Use *less* with relation to degree, dimensions, value, or amount. Use *smaller* with relation to size or amount. Use *fewer* with relation to number.

Less heat; less width; less importance; less money; one is less than two.
A smaller man; a smaller audience; a smaller quantity, number, size, or amount.
Fewer men; fewer dollars; fewer reasons.

like. Should not be used as a conjunction to introduce a verb. "Like him," is correct; but "like he does," is not.

Do as he does. (Not "like he does.")
He talks as if he had money. (Not "like he had money.")
Songs like those my mother sang. (Not "Songs like my mother sang.")

locate. To state the locality of; to discover the exact place of.

Referring to the map, we located Detroit in Wayne County.
He located the enemy within thirty minutes.
He found a farm and settled there.
He placed his garage back of his house.
He set his desk near mine.

obligate. In the sense of placing one under an obligation by reason of, or in return for, a favor or courtesy, this word is not approved by the dictionaries.

off of. Two words that should not be used together.

Cut me a piece off the end.
Cut me a yard of that material.

only. A troublesome word. Usually, it should be placed next to the word or phrase it modifies; either before or after. It may open or close the sentence. Put it wherever you have to, to make your meaning unmistakable. Observe its effect here:

Cigars are sold to members only.
Cigars are sold only to members.
Cigars only are sold to members.
Only cigars are sold to members.

over, under. The use of *over* instead of *more than* and *under* instead of *less than* or *fewer than*, is not favored.

More than twenty policies were mislaid.
My car cost less than you think.
The measure held less than three quarts.
There were fewer than ten men insured.

per. Let us avoid *per* when we can. *Per cent.* is all right; but why use Latin to say "$1,200 per annum," or the like, when there are good English words awaiting their turn?

The rate is $10 a thousand.
They paid him $25 a day.
The policies were set at $5,000 apiece.

party, person, individual. A *party* is a group of persons. In a legal sense, it may mean a *person* and, in that sense, it may have a place in the letters of our Law Division. An *individual* is a single person as distinguished from a group.

The whole party boarded the train.
He was a party to the contract.
Many persons have been deceived.
I am thinking, not of the community, but of the individual.

people, persons. *People* is used, indefinitely, of the members of a group; *persons* is used, indefinitely, of individuals.

For years, he had sold insurance to the people of Hartford.
In one day, twenty persons applied for Endowment policies.

principal, principle. A *principal* is a person who takes a leading part; or it is property or capital, as opposed to interest or

income. A *principle*, ordinarily, is a general truth, or a settled rule of action.

Principal, as an adjective, means first, chief, main, leading, most important.

The principal of the school addressed them.
Business should respect the principle of honesty.
The principal reason for his success was his industry.

proof, evidence. *Proof* is the result or effect of *evidence; evidence* is the medium of *proof*.

The evidence was too weak to prove his guilt.

Proof is sometimes loosely used instead of *evidence;* that is, to signify matter tending to establish a fact.

proposal, proposition. *Proposition* is likely to be applied to a *proposal* which is deliberated upon—discussion and deliberation being associated with the word *proposition*, and action with the word *proposal;* as, a *proposition* to build a new dam if it will not cost too much; a *proposal* to build it for $10,000.

The use of *proposition* to mean a project, plan, undertaking, affair, or the like is colloquial.

proved, proven. *Proved* is the word for ordinary use. *Proven* is a legal term.

provided, providing. Both good words in their place. *Provided* is the word usually needed.

I'll ride, provided you pay my fare. (Right.)
Others will follow the same plan, providing their earnings permit. (Wrong.)
A home providing relief for orphans has just been built. (Right.)

quite. *Quite*, in the sense of positively, really, rather, somewhat, or very, is not favored. The word means entirely, wholly, completely.

This plan is really the best. (Not "quite the best.")
He was rather tall. (Not "quite tall.")
She was very angry. (Not "quite angry.")
Building an airplane is an important undertaking. (Not "quite an undertaking.")

Quite some, quite a few, quite a little, quite a time, should be avoided.

read, lead, led. Watch the spelling.

I am reading. I have read.
For a time, he was leading; later, I led.
The plumber brought some lead.

reason. Do not say, "the reason was because—on account of—due to," or the like.

The reason was that he had ability.
The reason for this was that he liked his work.
The reason why we omitted the forms was that we had none.

reference to, referring to. Say "with reference to," not "in reference to." But: "in referring to," "on referring to," "after referring to," and so on.

regard. Say "in regard to" or "with regard to."

reply, answer. *Reply* is somewhat more formal than *answer*. Give *answer* a chance.

respect. Say "with respect to," not "in respect to."

same. *Same* should not be used for *it, this, that, them*, and the like.

Please send us your policy. We will return same at once. (Wrong.)
We will return it at once. (Right.)

The expression *same as*, in the sense of *just as, in the same manner as*, should be avoided.

He treated me as if I were his son. (Not "the same as if I were his son.")
The same kind that I had before. (Not "The same kind as I had before.")

somewhat, some. *Some* should not be used instead of *somewhat.*

Business is some better this year. (Wrong.)
Business is somewhat better this year. (Right.)

such. *Such* should not be used instead of *so*. "Such a large policy" can be turned about to read, "A policy such large." Say "so large a policy."

thereby. Used to excess. Save it for legal documents.

up until, up till. *Up* should not be used with either *until* or *till*. *Until* and *till*, both, mean *to; up to; up to the time that.*

He remained until evening.
He must wait till the endowment matures.

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verbal, oral. Strictly, the word *verbal* does not signify what is spoken, but it is used in this sense by the best writers, and the usage is sanctioned by the dictionaries. For thoughts expressed by word of mouth, the more precise word is *oral*.

whereabouts. Adverb or noun. The noun has no plural.

Whereabouts are they? (*Adverb.*)
Their whereabouts is unknown. (*Noun.*)

yearly, half-yearly. Shorter, and usually better, than annually and semi-annually.

A Few Suggestions

There are some mistakes that edge their way into the work of many good writers. The Correspondent can avoid a number of them by observing the following suggestions:

Mr. Childs's policy. (Not Childs'.)

Mr. Burroughs's application. (Burroughs' is preferred by some authorities.)

A plan of the Agent's. (Not "A plan of the Agent.")

There was one. There were three. (Not "There was three.")

We shall be glad. (Not "We will be glad.") We should be glad. (Not "We would be glad.") But—He will be glad; he would be glad.

We will go; he shall go. We would go; he should go. (Use these forms to express purpose or determination.)

Every one of them deserves (not "deserve") credit.

One of the best policies that have (not "has") been written

A number of applications (meaning "some applications") came in.

The number of applications (meaning "the quantity") was small.

We have not heard of his making (not "him making") a claim.

In opening your letter, the enclosure was overlooked. (This means that the enclosure, when it was opening your letter, was overlooked. Say: In opening your letter, we overlooked the enclosure.)

It was divided between you and me. (Not "you and I.") It was divided among three of us.

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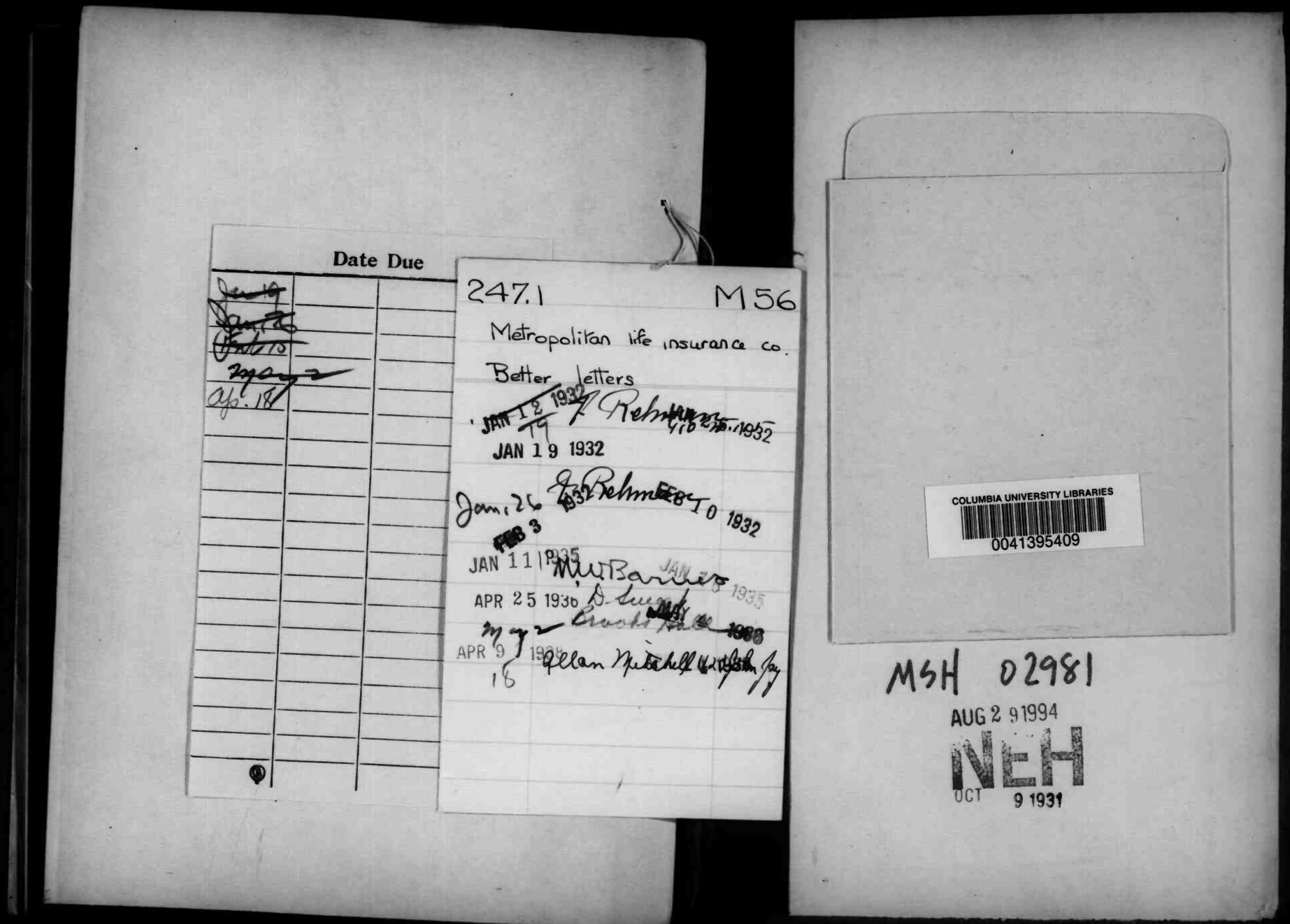
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